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Raymond A. Joao

JB008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO and ROBERT R. BOCK

SERIAL NO.: 09/489,657

FILED : JANUARY 21, 2000

FOR : APPARATUS AND METHOD FOR PROVIDING
ACCOUNT SECURITY

EXAMINER : S. CHENCINSKI

GROUP : 3628

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment And Response To Office Action in response to the Office Action, mailed August 10, 2006, wherein the Examiner rejected Claims 21-97 in view of prior art references.

Based upon the following Amendments and Remarks,
the application is deemed to be in condition for allowance
and action to that end is respectfully requested.

Please amend the application as follows: